

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Kimberly J. English

Case No. 18-33147ABA

Judge:

Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT

TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(**choose one**):

1. ____ Motion for Relief from the Automatic Stay filed by _____,
creditor. A hearing has been scheduled for _____, at 10:00 a.m.

OR

____ Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has
been scheduled for _____ at _____ a.m.

OR

X Certification of Default filed by Midfirst Bank, creditor. I am requesting
that a hearing be scheduled on this matter.

OR

____ Certification of Default filed by Standing Chapter 13 Trustee.
I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

_____ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

X Other: It is my understanding that I cured all post filing mortgage arrearages. I respectfully request that the movant's motion be denied so that I may continue and complete my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 3/24/23

/s/ Kimberly J. English
Kimberly J. English, debtor